

TERTIARY EDUCATED MUSLIM WOMEN'S WORK DECISION

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Abstract

The participation of women in the labour force has been steadily rising over the years, especially with tremendous human capital investment in educating more women at tertiary levels. However, the tertiary educated women labour participation remains low, particularly among Muslim women. Therefore, this paper explores how tertiary educated Muslim women make their decision to work. This study surveyed 139 tertiary educated women and found their decisions to work are affected by their families' needs and/or responsibilities, and may not be due to their lives' goals and dreams. The majority of them work for the sake of money and hence will work if offered jobs meet their expectations in term of salary and position. Furthermore, they will leave the workforce if they need to fulfil their responsibilities at home. Therefore, to retain or to encourage more women especially those with high qualifications to be in the labour market, stakeholders must provide family-friendly jobs and suitable work environment such as flexible working arrangements. More importantly, stakeholders must be able to convince the family members of tertiary educated women to release them to the labour market.

Keywords: Female Labour Force; Muslim; Work Decision;

1. Introduction

Global participation of women in the labour force has been rising sharply since early 1950's. In the United States of America, female labour participation rate has doubled from 29 percent in 1950 to 59.2 percent in 2009 (Borjas, 2013). A similar trend of female labour force participation has also been observed in Malaysia since 1957. More women than before are engaged in paid employment throughout all economic sectors as employers, as employees or as unpaid family workers. This is in line with the changes in economic structures, particularly from agriculture-based economy to a manufacturing-based economy. In Malaysia, female labour force participation has steadily grown over the years, and is currently at 52.4 percent in 2013 (Department of Statistics, 2014b).

In 2012, the Malaysian government spent RM 9.8 billion on public higher education institutions, with the aim of producing higher-skilled workers that would propel the country to become a developed nation by year 2020. The increase in access and expansion of education opportunities has allowed more women to obtain tertiary education (Department of Statistics, 2014a). Hence, equipped and empowered women tend to be skilled workers that will contribute significantly to the economy. In fact, Malaysia has successfully increased the number of women studying at university levels. Over the last decade, the number of female students in public university has surpassed the number of male students. In 2013, 61 percent of 560,359 students in public university were female students. Furthermore, there are more

women than men in all tertiary education fields except engineering and building fields (Department of Statistics, 2014).

Nevertheless, the labour force participation of tertiary educated women in Malaysia is still much lower compared to male counterparts. Table 1 shows that over the last ten years, the labour force participation rate (LPPR) for women with tertiary education was about 60 percent, as compared to 70 percent for men with tertiary education. Hence, the human capital investment in tertiary education for women may not be increased. Inevitably, this will lead to their relatively low participation in labour and making Malaysia a developed nation by 2020.

Table 1: Malaysian LFPR by gender, with tertiary education, 2006-2013

Year	Male (%)	Female (%)
2006	71.7	58.0
2007	71.9	58.9
2008	72.8	59.6
2009	71.5	60.0
2010	70.8	59.6
2013	71.7	61.4

Source: Malaysia Department of Statistics, Labour Force Survey Report 2014, Department of Statistics Malaysia

Therefore, this paper aims to examine the work decisions of tertiary educated women especially among Muslim women. This is because Malaysia's population is dominated by Muslim Malays (who make up at least 50 percent of Malaysia population). An understanding of why 60 percent of tertiary educated women have joined the workforce, as well of those who influence their working decisions, will contribute to a new and better understanding of human capital investment in Malaysia.

This paper is organised into five sections. The following section will discuss the literature review of female labour force participation. Section 3 will explain the research methodology used, followed by discussions on the findings. The final section will discuss the conclusion and make recommendations.

2. Literature Review

Generally, the female working age is around 18 to 54 years old. For tertiary educated women, their working age is from 20 or 22 to 54 due to longer schooling years. According to OECD Employment Outlook (2002), the differences in male and female labour force participation rate starts small but widens with age. Generally, younger women are expected to work, but normally drop out of the labour market as they age. However, this is not conclusive, as research in developing countries like Kuwait and Pakistan found that age does not significantly determine women's participation in workforce (Sultana, Nazli, Malik and Kazi 1994). Nevertheless, differences in gender participation in labour force are also influenced by the types of work and industry. For example Azild, Aslam and Chaudary (2001) found that

in cottage industry, age has a significant positive influence on women's participation in labour force. Therefore, a woman's age does contribute significantly to their decisions to work.

Another important factor that influences women's working decision is their marital status. Women usually have to consider family responsibilities when they make their decisions to work (Badgett and Folbre, 2003; Bailey, 2006). Unmarried women are more likely to be in the workforce compared to married women, because unmarried women have less family commitment. However, this may not be true in situations where women are expected to help or are forced to shoulder the family financial burden (Bratti and Staffolani, 2009; Sue and Sue, 1990; Yagi and Oh, 1995). Hence, women from poorer families will normally choose to work, as compared to those from richer families.

Family income is also an important factor in influencing women's working decisions. Smith-Hunter (2006) found that over the last 50 years, more women have become active earners for their families. Women's participation in the labour force has changed income distributions for households (Mince, 1974). In short, women are able to contribute significantly to the household income, especially those from poorer households. Nevertheless, women with high income partners may also choose to join the labour force because of the gender egalitarianism concept (Tolciu and Zierahn, 2010).

Wider education access and education opportunities have empowered more women to join the work force as skilled workers. Statistical data from developed countries shows that more educated women are in the labour force, as compared to less educated women (Borjas, 2013). Nevertheless, this may not be true at all times, as there are also highly educated women who choose to stay at home to care and to teach their own children (Tan and Subramaniam, 2015). More educated women are leaving their jobs to invest in their children. On the contrary, many educated women also choose to remain in the labour force and earn as much as they can, so as to provide a better education for their children.

Furthermore, parents have great influence on their children's working preferences. Children normally follow their parents' footsteps when choosing a career. A doctor's child will normally become a doctor, and likewise a businessman's child will do business (Wahl and Blackhurst, 2000). Hence, parents' educational levels are important factors that may influence women's work decision (Burlin, 1976). Brown and Balbosa (2001) stated that family or group influences impact both the decision making process and the career of an individual. Hence, women's work and career decisions may be highly influenced by their parents' education and career. Likewise, mothers' occupational status has substantial influence on women's work and career decisions. Research on college women by Burlin (1976) found that daughters of working mothers chose similar lives to their mothers. Hence, women who have seen their mothers working are more likely to choose work, rather than to stay out of the labour force.

Moreover, according to Atal (2011), the female labour supply is also influenced by cultural and structural differences, such as socio-economic and demographic factors. Different religions may impose different barriers for women to work. In Islam, women are expected to obey their parents if they are not married and their husbands once they are married. Hence, their work decision may be highly influenced by their parents or their husbands.

In summary, women's work decisions are influenced by their age, education level, household income, families' commitment, families income (especially their spouse's income), and finally their parents' education level and work status. However, the degree of importance for each factor depends on their socio-economic, religious and cultural backgrounds.

3. Research Methodology

This research targets only Muslim women who are currently working. A non-probability sampling method was selected, because it is impossible to obtain a sampling frame of all tertiary educated Muslim working women in Malaysia. Furthermore, as this is an exploratory study, only a total of 150 questionnaires were distributed, of which only 139 questionnaires were completed and returned.

More than half of the respondents are from central region in Peninsular Malaysia, the centre of Malaysia economic activities. The rest are from all over Malaysia, including East Malaysia (Sabah and Sarawak). Two thirds of them are more than 25 years old and less than 20 percent of them are currently married. Half of them earn less than RM2000, with monthly household income less than RM3000. A third of respondents' fathers have education higher than that of diploma level. But only one-fifth of respondents' mothers are highly educated.

Table 2: Background of Respondents

	Percentage	N
Region of Residence		
Northern Region	28.8	40
Central Region	53.2	74
Southern Region	12.2	17
Eastern Region	2.2	3
Sabah and Sarawak	3.6	5
Age		
24 and below	38.8	54
25 and above	61.2	85
Marital Status		
Currently married	16.5	23
Currently not married	83.5	116
Total Household Income per month		
RM3000 and below	48.9	68
RM3001 and above	51.1	71
Total Personal Income Per month		
RM2000 and below	52.5	73
RM2001 and above	47.5	66
Father's Highest Education		

Secondary and below	66.2	92
Diploma, Degree or Post Graduate	33.8	47
Mother's Highest Education		
Secondary and below	77.7	108
Diploma, Degree or Post Graduate	22.3	31
Total	100.0	139

4. Findings

The findings are divided into four parts to determine the work decisions of tertiary educated Muslim women: reasons for working, job expectations, encouragement or support from reference groups and the work decision plans.

Tertiary educated Muslim women were asked to select the most important reason for working from a list of reasons (Table 3). About 60 percent of the total respondents indicated the main reason for working was financially induced. Most of them indicated that they work to cover the cost of living and to support their families. This is significant for those who come from lower income households. Currently working Muslim women with tertiary education who cited financial reasons as their reasons for working are mainly from poorer households with parents that have lower education. This may indicate that tertiary educated women who are currently working because of financial reasons are mainly from lower income families. They are likely to work for less money compared to those from higher income families. On the other hand, women who stated non-financial factor as their reasons for working mainly have mothers who are professional workers (61.1%). This shows that women who have professional mothers are encouraged to work not only for money, but also for being career women like their mothers.

Table 3: Reasons Given by Tertiary Muslim Women for Working

Financial Reason	Percentage (n)
To cover the cost of living	38.3 (54)
To support family	20.9 (29)
Non-Financial Reason	
To have a sense of achievement	15.1 (21)
To gain working experience	12.9 (18)
To do something for own self	5.8 (8)
Enjoy own job	1.4 (2)
An ambitious person	4.3 (6)
To compete with other	0.0 (0)
To conform to the pressure of society	0.7 (1)

To have social contact	0.0 (0)
Total	100 (139)

Secondly, when asked about the most important factor in consideration when choosing a job (Table 4), nearly three quarter (73 percent) of respondents indicated their main considerations were job expectations. They will only accept jobs that meet their expected salaries and job positions. Furthermore, they will only consider culture and religious factors when choosing their job. This is important as Muslim women are subjected to stricter religious requirements, compared to their non Muslim counterparts. Only some 8 percent of respondents indicated family support (for non-married respondents), and support from their husbands (married respondents) was the main factor when considering job preferences. A mere 6 percent placed flexible working arrangement as an important factor when choosing a job.

Table 4: Factors Considered By Tertiary Muslim Women When Choosing a Job

Factors	Percentage (n)
Job Expectation	
Expected job salary	46.8 (65)
Expected job position	25.9 (36)
Support From Family	
Support from family	5.0 (7)
Support from husband	2.9 (4)
Culture and Religion	
Freedom to practice my religion at work	12.2 (17)
Access To Technological And Infrastructural Supports	
Flexible working arrangement (FWA)	5.8 (8)
Technological support to do house chores	0.7 (1)
Child care facilities	0.7 (1)
Elderly care facilities	0.0 (0)
Total	100 (139)

Thirdly, the findings focus on those who influence tertiary educated Muslim women's work decisions. This is important because these influencers should be targeted by policy makers in order to increase the participation rate of highly educated women in the labour force. We found that family members play the most significant and important role in influencing the work decision of tertiary educated Muslim women. This situation is more so in poorer households and among respondents who

earn less than RM2000 per month. This may indicate that only tertiary educated Muslim women from richer households or those in higher job positions are free to make their own work decision.

Table 5: People That Encourage/Influence Tertiary Muslim Women's Works Decision

	Percentage	Number
Parents		
Father	31.7	44
Mother	33.8	47
Immediate family		
Husband	7.9	11
Children	0.0	0
Other		
Friends, relatives or other individuals	26.3	37
Total	100	139

Finally, nine out ten tertiary educated Muslim women indicate that they will continue to work even after they get married or after they have their own children. However, a quarter of them indicated that they will start their own businesses, which will allow them to have better control of their lives and their time. The remaining one tenth indicated that they will quit their job mainly due to family commitments, either after marriage or having children.

Table 6: Tertiary Educated Muslim Women's Future Work Decision

	Percentage	N
Continue working	91.1	128
Marriage and continue working	31.7	44
Plan to have children and continue working	5	7
Climbing the corporate ladder	11.5	16
Building own business	25.2	35
Other reasons to remain in labour market	0.7	1
Not continue working	8.9	11
Quit job after marriage	3.6	5
Quit job after having children	1.4	2
Other reasons to quit	2.9	4

Grand Total	100	139
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5. Discussion and Conclusion

From the findings above, we conclude that tertiary educated Muslim women are in the labour force mainly for money. Only one-fourth of tertiary educated Muslim women aim to build their careers. This may indicate these women are not very ambitious and their only reason for getting tertiary education is to increase their income and to relieve their families' financial pressure.

Furthermore, tertiary educated women only consider jobs that meet their job expectations. They are not willing to work if the job offered does not meet their income expectation or job position expectation. Therefore, this attitude may explain the low tertiary educated female labour force participation rate in Malaysia. On top of that, being a Muslim, these women are also very concerned that the job that they choose will not hinder them from practising their faith. This may pose a problem in the era of globalisation, where international companies may not provide full access to religious practices.

Moreover, the majority of tertiary educated Muslim women also express that their families' members namely either their parents or their husbands, play an important role in their work decisions. This truly reflects the Muslim faith, where women are under the protection and care of their parents or their husbands. Hence, to increase Muslim women's participation in the labour force, the policy makers need to consider ways to make more parents and husbands bless their daughters or wives to work.

Finally, due to financial needs of the family, the majority of the tertiary educated women will continue to work in the future. Only a small number of them indicate that they will leave the workforce if they have to care for their families. Again, the work decisions for tertiary educated women are very much centred on their families' needs.

Based on the findings from the survey responses, we conclude that any effective policies or interventions to retain women in the workforce must be family-oriented. In order to create a truly family-friendly environment, companies are encouraged to provide other facilities and benefits such as extended maternity leave, paternity leave, nursing rooms at their premises, and medical benefits for the entire family. In light of rising medical costs, the latter could be an incentive to encourage employee loyalty and to attract and retain the best talents.

In conclusion, the work decisions of tertiary educated Muslim women are very much influenced by their families, and any effective policy to increase female labour force participation must take this into consideration. This will ensure Malaysia's investment in human capital, particularly in Muslim women, will result in more highly professional and innovative persons that contribute significantly to the economy and development of the nation. Nevertheless, further research needs to be looked into the work decisions of tertiary educated Muslim women who have left the workforce, including identifying their reasons for leaving the workforce.

Acknowledgements

We are grateful for the financial support from RAGS (165/2012) from Ministry of Education, Malaysia. Special thanks also go to the assistance provided by Arshad Ayub Graduate Business School

and Faculty of Business and Management, Universiti Teknologi MARA, Malaysia, in carrying out the survey.

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